1. Listing of the claims:

1. (Currently Amended) A system for providing a contactor risk assessment score (CRAS), comprising:

~~A~~ a memory for storing data,

~~A~~ a computer coupled to said memory and ~~A~~ a program in execution by said computer,

said program ~~comprising~~ collects historical contractor variables and comprises a formula that generates contactor risk assessment score based on the historical contractor variables wherein the contactor risk assessment score ~~a comparing variables~~ is predictive of a performance worthiness of a contractor.

2. (Currently Amended) The system of claim 1, wherein the formula is CRAS = [ε(Ai) / ε(Mi) * 100]

where Ai=Assigned score on historical contractor variable i; and Mi = maximum score on historical contractor variable i.

3. (Original) The system of claim 2, wherein the contractor is a construction contractor.

4. (Currently Amended) The system of claim 3, wherein the formula determines a sum of assigned scores on said historical contractor variables.

5. (Currently Amended) The system of claim 4, wherein the historical contractor variables comprise a payment history value based on payments by the contractor and a credit history value of the contractor.

6. (Currently Amended) The system of claim 5, wherein the historical contractor variables further comprise a value for an amount owed in debt by the contractor.

7. (Currently Amended) The system of claim 5, wherein the historical contractor variables further comprise at least one predefined criterion selected from the group consisting of: a Risk Assessment metric having changed by at least a predetermined amount and a length of time since a transmitted alert.

8. (Currently Amended) The system of claim 5, wherein the historical contractor

variables further comprise at least one predefined criterion selected from the group consisting of: length-of-license, Cumulative-total-of-engagements, number-of-Notice-of-completions, Number-of-terminations, Current-engagements, Insurance-held divided by Total-value-of-engagement, Company-structure, number-of-employees, years-in-trade, number-of-liens, Number-of-banks-used, Terminations divided by Years-in-trade, Terminations divided by Total-Engagements, Delays divided by Total-Engagements, Number-of-Tax-Liens , Age-of-Contractor, License-Type, License-Status, Repeat Business-with-Bank, Average-size-of-Engagement, Judgments, and Judgments-satisfied.

9. (Currently Amended) The system of claim 1, further comprising a score history report, wherein the score history report~~. The Score History Report~~ is a report generated on a unique desired variable such as months. ~~The software can generated a report based on the months of a predefined time span.~~

10. (Currently Amended) The system of claim 1, wherein the formula generates a score using multivariate methods to produce a coefficient for an external historical contractor variable and the coefficient represents the contribution the external historical contractor variable to the CRAS.

11. (Currently Amended) A method for providing a contactor risk assessment score (CRAS), comprising:

storing data in a memory coupled to a computer executing a program by said computer,

collecting historical contractor variables,

~~said program comprising a formula~~ generating a contactor risk assessment score based on the historical contractor variables wherein the contactor risk assessment score ~~comparing variables~~ is predictive of a performance worthiness of a contractor.

12. (Currently Amended) The method of claim 11, wherein the formula is CRAS = [ε(Ai) / ε(Mi) * 100]

where Ai=Assigned score on historical contractor variable i; and Mi = maximum score on historical contractor variable i.

13. (Original) The method of claim 12, wherein the contractor is a construction contractor.

14. (Currently Amended) The method of claim 13, wherein the formula determines a sum of assigned scores on said historical contractor variables.

15. (Currently Amended) The method of claim 14, wherein the historical contractor variables comprise a payment history value based on payments by the contractor and a credit history value of the contractor.

16. (Currently Amended) The method of claim 15, wherein the historical contractor variables further comprise a value for an amount owed in debt by the contractor.

17. (Currently Amended) The method of claim 15, wherein the historical contractor variables further comprise at least one predefined criterion selected from the group consisting of: a Risk Assessment metric having changed by at least a predetermined amount and a length of time since a transmitted alert.

18. (Currently Amended) The method of claim 15, wherein the historical contractor variables further comprise at least one predefined criterion selected from the group consisting of: length-of-license, Cumulative-total-of-engagements, number-of-Notice-of-completions, Number-of-terminations, Current-engagements, Insurance-held divided by Total-value-of-engagement, Company-structure, number-of-employees, years-in-trade, number-of-liens, Number-of-banks-used, Terminations divided by Years-in-trade, Terminations divided by Total-Engagements, Delays divided by Total-Engagements, Number-of-Tax-Liens , Age-of-Contractor, License-Type, License-Status, Repeat Business-with-Bank, Average-size-of-Engagement, Judgments, and Judgments-satisfied.

19. (Original) The method of claim 11, further comprising generating a score history report.

20. (Currently Amended) The method of claim 11, wherein the formula generates a score using multivariate methods to produce a coefficient for an external historical contractor variable and the coefficient represents the contribution the external historical contractor variable to the CRAS.

21. (Currently Amended) The method of claim 11, further comprising examining external historical contractor variables for cross-correlation against one another to validate the external historical contractor variables.

22. (Currently Amended) The method of claim 21, further comprising associating at least one individual external historical contractor variable with an individual contractor's records based on a data key associated with at least one external data source.

23. (Original) The method of claim 11, further comprising dividing the data into a relational data set for developing the score for refining and validating the data.